Mary E Fuller

Disability Claim Consulting Services
32 Landing Woods Road
Yarmouth Maine, 04096
207-846-4225 e-mail: mfuller@maine.rr.com

Professional Experience

UNUMProvident, Portland, ME

1999-2001, Vice President of Psychiatric and Cardiac Claims

Complete responsibility for the management of the block of business including financial results, strategic direction, staffing, training, quality and customer service. Managed a staff of 6 professionals; responsible for 60-80 claims staff.

1997-1999, Vice President, UNUM Individual Disability Benefits Department

Responsible for the results of the department including oversight of over \$600 million in claim reserves, return to work strategies and initial liability decisions for all impairment groups. Managed 5 professional staff with 130 employees including physicians, nurses, vocational consultant, CPA's and claims staff. Extensive experience as an expert witness in the capacity of "person most knowledgeable." Extensive experience in settlement negotiations for litigated and non-litigated disputes.

1995-1997, Assistant Vice President

Managed the psychiatric and complex claims unit.

1991-1995, Director of Individual Disability

Managed the individual disability claims units within the western region of the United States.

1988-1991, Private practice counseling

1984-1988, Asst. Vice President, Individual Disability Underwriting, UNUM Life Insurance Company of America, Portland, ME

1982-1984 Supervisor of Individual Disability Claims, Unionmutual Insurance Company Portland, Maine

1979-1982, Drug Abuse Prevention Coordinator, State of Maine

1978-1979, Trainer, Eastern Maine Medical Center Inpatient Alcohol Treatment Program

1975-1978, Substance Abuse Counselor and Consultant

Education

1979, M.Ed. University of Maine Orono 1975, BA in Social Welfare, University of Maine at Orono 1976, Rutgers School of Alcohol Studies

In addition to my academic education I have participated in numerous insurance industry seminars and courses over the past twenty years including HIAA , ICA and LOMA

Deposition and Trial Testimony of Mary E Fuller

During my tenure as Assistant Vice President and Vice President of Claims for Unum. Currently known as Unum provident, I participated in approximately twenty-five depositions and two trials as the designated expert for the company.

Trial testimony took place in Los Angeles California in Stephen Graheck Vs. Unum life insurance Company of America.

Atlanta Georgia in the matter of Harold Rosing Vs Unum Life Insurance Company of America.

The names and jurisdictions for the depositions that I have been involved in are not available to me at this time as Unum Provident holds that information.

Deposition Testimony that has occurred in my role as an expert witness occurred in October of 2002 in the matter of Chapman vs. Paul Revere Life Insurance Company.

Superior Court of California Marin County trial Chapman vs. Paul Revere Life Insurance Company Expert witness.

Conlin Vs Unum Provident State of Wisconsin Federal Court Expert witness deposition testimony July 2003

Brown Vs Northwestern Mutual Life insurance Company Expert witness deposition testimony July 2003

Articles written By Mary E Fuller

During my seventeen years in the disability insurance industry I wrote four articles related to Disability Claims between the years 1993 and 1999.

The articles were presented at the National conferences for The Health Insurance Association of America and The International Claims Association. The publication of these articles was limited to the conference manuals.

The Articles included:

A Multi-disciplinary Approach To Claims Management.

Claims Management of The Drug Addicted Anesthesiologist

A Team Approach to Psychiatric Claims Management

Management of Residual Disability Claims

While operating in the capacity of Claims expert I have written the following:

Management of Psychiatric Disability Presented March 2003 American Conference instate on Litigating Disability insurance Claims.